Application number: 09/827788 Art Unit: 3625

Applicant: Khai Hee Kwan Examiner: Naeem Haq

Title: Computer Network Method for conducting payment over a network by debiting

and crediting telecommunication accounts.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents Alexandria, VA 22313-1450

Sir:

RE: Response to Action Letter Mailed March 12-2007.

The applicant has amended the claims as below, amended the specification and respectfully ask the examiner to incorporate the amendments. The applicant also included respective rebuttals as follows and verily believe the application is now in order for grant of patent.

Yours truly,

Khai H Kwan

Customer Number 023336.

2 Jun 2007